

REFUSE TO PAY LETTER

April 25, 2007

**CERTIFIED MAIL
RETURN RECEIPT REQUESTED
7005-3110-0000-4788-4138**

Alliance One Receivables Management, Inc.
1160 Centre Pointe Drive
Suite #1
Mendota Heights, MN 55120

Re: Creditor: Citibank
Reference No.: 5424-1804-0391-6056

Dear Sir or Madam:

I have enclosed a copy of the last collection letter that you sent to me.

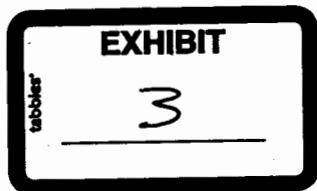
In this regard, please be advised that I dispute this debt and refuse to pay.

PLEASE MARK YOUR FILES ACCORDINGLY.

Trusting in your good offices, I remain . . .

Very Truly Yours,

Jennifer Reed
4920 Harmony Way
San Jose, CA 95130-1819



7005 3110 0000 4788 4138

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$ 10.75
Certified Fee	\$2.40
Return Receipt Fee (Endorsement Required)	\$1.00
Restricted Delivery Fee (Endorsement Required)	\$5.00
Total Postage & Fees	\$19.15

Postmark Here

Sent to: Alliance One Receivables Management
Street, Apt. No.: 1160 Centre Pointe Drive #1
or PO Box No.:
City, State, ZIP+4: Mendota Heights, MN 55120

PS Form 3800, June 2002 See Reverse for Instructions

↑ Please send all correspondence to the above address

Client : Citibank (South Dakota) NA

Our client will accept \$ 5606.18 as a settlement

✂ Detach Bottom Portion And Return With Payment ✂



AllianceOne
Receivables Management, Inc.

Regarding		
Citibank (South Dakota) NA		
Client Reference Number	Account Number	Amount
5424180403916056	DLA918	\$ 8624.89

B

Abstract

Amount Paid: \$

↑ Please make check or money order payable to: